

Form 300a

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

|  |   |   |
|--|---|---|
| Derek S. Kerr<br><i>Debtor(s)</i>                  | : | Case No. 19-10852-JCM<br>Chapter: 13                              |
| RONDA J. WINNECOUR, Trustee,<br><i>Movant(s)</i> , | : |   |
|  | : |   |
| v.<br>No Respondents<br><i>Respondent(s)</i> .     | : | Related to Document No. 193<br>Hearing Date: 11/28/23 at 03:00 PM |
|  | : |   |
|  | : |   |

**ORDER SCHEDULING DATE FOR RESPONSE  
AND HEARING ON MOTION**

AND NOW, this *The 27th of September, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 193, by the Chapter 13 Trustee

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) ***On or before November 11, 2023***, any ***Response***, including a consent to the ***Motion***, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 **OR** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This ***Motion*** is scheduled for hearing on ***November 28, 2023 at 03:00 PM*** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the ***Motion***. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a ***Response***, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties will be ***required*** to appear at the hearing.

(4) If either the Debtor's ***Certificate of Discharge Eligibility*** or ***Certificate of Financial Management*** are not timely filed, once the Motion is approved, ***without further notice or hearing, the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE.***



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John C. Melaragno, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Derek S. Kerr  
Debtor

Case No. 19-10852-JCM  
Chapter 13

District/off: 0315-1  
Date Rcvd: Sep 28, 2023

User: auto  
Form ID: 300a

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Sep 28, 2023

User: auto  
Form ID: 300a

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Total Noticed: 24

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | #+ Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010                                   |
| 15110087 | #+ Megan N. Kerr, 8 Elm Drive, Brookville, PA 15825-1010                                   |
| 15110089 | + Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108-1006                                   |
| 15110091 | + S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908                                     |
| 15127769 | + S&T Bank, c/o S&T Bank Consumer Collections, 355 North Fifth St., Indiana, PA 15701-1940 |

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/PDF: rmscedi@recoverycorp.com                | Sep 29 2023 01:26:15 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| cr       | + Email/PDF: ebn_ais@aisinfo.com                     | Sep 29 2023 01:28:04 | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                              |
| 15142188 | + Email/Text: g20956@att.com                         | Sep 29 2023 01:14:00 | AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 |
| 15110084 | + Email/PDF: AIS.cocard.ebn@aisinfo.com              | Sep 29 2023 01:09:11 | Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463   |
| 15117458 | Email/Text: G06041@att.com                           | Sep 29 2023 01:14:00 | Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072  |
| 15117725 | Email/Text: mrdiscen@discover.com                    | Sep 29 2023 01:11:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 15110085 | + Email/Text: mrdiscen@discover.com                  | Sep 29 2023 01:11:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316   |
| 15110086 | + Email/Text: bknotice@ercbpo.com                    | Sep 29 2023 01:14:00 | Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547  |
| 15142110 | Email/PDF: cbp@omf.com                               | Sep 29 2023 01:26:18 | ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251   |
| 15110088 | + Email/PDF: cbp@omf.com                             | Sep 29 2023 01:08:37 | Onemain, Po Box 1010, Evansville, IN 47706-1010  |
| 15141694 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 29 2023 01:28:45 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 15110090 | + Email/Text: bankruptcyteam@quickenloans.com        | Sep 29 2023 01:14:00 | Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573   |
| 15123983 | + Email/Text: bankruptcyteam@quickenloans.com        | Sep 29 2023 01:14:00 | Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408  |

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|          |  |                      |  |
|----------|--|----------------------|--|
| 15110092 | + Email/PDF: ais.sync.ebn@aisinfo.com                | Sep 29 2023 01:27:48 | Synch/lowes, Po Box 956005, Orlando, FL 32896-0001   |
| 15110093 | + Email/PDF: ais.sync.ebn@aisinfo.com                | Sep 29 2023 01:48:22 | Synch/walmart Dc, Po Box 965024, Orlando, FL 32896-5024  |
| 15110669 | + Email/PDF: ebn_ais@aisinfo.com                     | Sep 29 2023 01:27:56 | Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15110094 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com       | Sep 29 2023 01:12:00 | Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004  |
| 15132630 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Sep 29 2023 01:11:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013                                      |
| 15142043 | Email/PDF: ebn_ais@aisinfo.com                       | Sep 29 2023 01:49:43 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                                |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | PSECU  |
| cr       |               | Quicken Loans Inc.   |
| cr       |               | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a  |
| 15149020 | *+            | Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2023 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmllawgroup.com |
| Brian Nicholas                      | on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com   |
| Garry Alan Masterson                | on behalf of Creditor PSECU pitecf@weltman.com   |
| Kenneth P. Seitz                    | on behalf of Debtor Derek S. Kerr thedebterasers@aol.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |

District/off: 0315-1

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Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 6